

Get Rewarded with your Newly Approved Maybank / Maybank Islamic Principal Credit Card applied via M2U

Terms and Conditions

Maybank / Maybank Islamic Online Acquisition 2022 Credit Cards Campaign (“Campaign”) is organised by Malayan Banking Berhad (Company No.: 196001000142) (“Maybank”) and Maybank Islamic Berhad (Company No.: 200701029411) (“Maybank Islamic”) (collectively referred to as “the Bank”).

By participating in this Campaign, Eligible Customers (as defined in Paragraph 2 below) expressly agree to be bound by these Terms and Conditions and the decisions made by the Bank.

Campaign Period

1. The Campaign commences on **1st June 2022** and ends on **30th September 2022** both dates inclusive (“Campaign Period”).

Eligibility

2. Subject to the Terms and Conditions, the Campaign is open to all new-to-bank individuals or the Bank’s existing customers who are residents of Malaysia and do not have any existing credit card issued by Maybank / Maybank Islamic (“Maybank Credit Card”) and who have attained the age of 21 years old at the time of making an application for any one or more of Maybank Credit Card(s) as a Principal card member during the Campaign Period (“Eligible Customer(s)").
3. To be eligible for this Campaign, an Eligible Customer must apply for any one or more Maybank Credit Card(s) via Maybank2u (“M2U”) at www.maybank2u.com.my (“Website”) by completing an electronic Maybank Credit Card application form and uploading all required supporting documents on the Website.
4. An Eligible Customer is entitled to participate in more than one Maybank Credit Card promotions organized for or in conjunction with the acquisition of a new credit card customer. The Eligible Customer may also be similarly entitled to other gifts or rewards under the respective promotions. In the event that the promotion periods for such other promotions overlap with the Campaign Period, the Eligible Customer understands and agrees that he/she shall only be entitled to receive the rewards from the first Maybank Credit Card approved by Maybank Credit Card via the channel that the Eligible Customer had applied from, regardless of the number of successfully approved applications in such other promotions and/or this Campaign.
5. The following individuals are NOT eligible to participate in this Campaign:
 - a. Permanent and/or contract employees of the Bank (including its subsidiaries and related companies);

- b. Any Eligible Customer who had cancelled any of his/her Maybank Credit Card within six (6) months before the date of application and is re-applying for another Maybank Credit Card under the Campaign;
- c. Present holders of any Maybank Credit Card(s) whether issued in Malaysia or otherwise; and/or
- d. Any Eligible Customer who has committed or suspected of committing any misconduct, fraudulent, wrongful acts or in default and breach of terms in relation to their account(s), any facility, and/or any services granted by Maybank Credit Card.

Campaign:

6. Maybank / Maybank Islamic Visa, Mastercard, and American Express Online Acquisition Campaign: New To Bank Principal Card

- a. Campaign will commence on **1st June 2022** and will end on **30th September 2022** (both dates inclusive).
- b. First 600 Eligible Customers (every month) via the Website within the Campaign Period with a minimum retail spend of RM300 within the first 45 days from the Maybank Credit Card approval date will be entitled for **ONE** time Online Acquisition Reward based on the **1st principal card** meeting the minimum spend criteria as illustrated in the table below:

Card Scheme	*Online Acquisition Reward	Spend Criteria	Campaign Period
Maybank / Maybank Islamic Visa Cards	Ice Generation Gold Black (Medium - 3H)	Minimum retail spend of RM300 within the first 45 days from card approval date	1 st June 2022 until 30 th September 2022
Maybank / Maybank Islamic Mastercard	Oppo Enco Buds (W12)		
Maybank / Maybank Islamic American Express Cards	Targus Geolite Advance Backpack (12-15.6 inc)		

**Capped at first 600 customers every month.*

- c. Online Acquisition Reward will be rewarded based on the 1st principal card type to meet the minimum retail spend criteria of RM300 within the Campaign Period.
- d. The minimum spend requirement of RM300 cannot be combined with the other cards applied at the same time.

- e. The Online Acquisition Reward is capped at the first 600 Eligible Customers every month throughout the Campaign Period and will be awarded based on a first-come, first-served basis.

Scenario:

- *Scenario A:
Customer applied all three types of cards (Visa, Mastercard, and American Express) in one application on the Website.*

All three cards were approved on 10th June 2022 and the following card spend was made within the Qualifying Period of 45 days (10th June 2022 till 25th July 2022):

Card Scheme	Card Spend within 45 days, from 10th June 2022 to 25th July 2022	Date of the Card Type achieved the Minimum Card Spend of RM300
<i>Maybank / Maybank Islamic Visa Cards</i>	<i>RM750</i>	<i>28th June 2022</i>
<i>Maybank / Maybank Islamic American Express Cards</i>	<i>RM1,005</i>	<i>25th July 2022</i>
<i>Maybank / Maybank Islamic Mastercard</i>	<i>RM830</i>	<i>18th June 2022</i>

From the above scenario, all 3 credit cards met the minimum retail spend requirement and the Mastercard was the first Card Type to meet the minimum required retail spend of RM300 on 18th June 2022, followed by the Visa and subsequently American Express Card on the 28th June 2022 and 25th July 2022 respectively.

In this scenario, the customer will be eligible for the Oppo Enco Buds (W12) based on the spending made via his/her Mastercard.

Note: this scenario is merely for illustration purpose, customer MAY apply for more than one card at a time and be eligible to be in running for more than one prizes based on their card scheme. But ultimately customer can only win one prizes based on whichever card that he/she applied that met the spending requirement first, as shown above.

Campaign Fulfilment

7. Online Acquisition Reward will be delivered within twelve (12) weeks from the last date of the month of which the Maybank Credit Card was approved and are only available while stocks last. If the Online Acquisition Rewards are out of stock, the Bank shall have the discretion to substitute the rewards with other rewards of equivalent value.

Example: If the Maybank Credit Card was approved on 10th June 2022, the customer is required to expect the Campaign Rewards to be delivered 12 weeks from 30th June 2022. The gift is expected to be delivered by the end of September 2022

8. Online Acquisition Reward will be delivered to the billing address of the Eligible Customer which was provided to the Bank upon application. Any request to change or exchange the rewards or delivery address are strictly not allowed.
9. Each Eligible Customer is only entitled to one (1) time reward (cash back/ physical gift/ voucher/e-voucher) if they participate in more than one Maybank Credit Card promotions organized for or in conjunction with the acquisition of a new credit card campaign with affiliates partners.
10. The Bank reserves the right to disqualify an Eligible Customer from participating in the Campaign and/or from receiving the Online Acquisition Reward, due to any of the followings:
 - a. Where the minimum payment or any amounts due and payable under any of the Eligible Customer's Maybank Credit Card account(s) are not settled on or before its due date;
 - b. If any of the Eligible Customer's Maybank Credit Card account(s) is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the Cash Back and/or rewards; or
 - c. Has committed or is suspected of committing any misconduct, fraudulent or wrongful acts breach of Campaign terms and conditions.

Retail Spend

11. "Retail Spend" means the purchase of any goods or services (local or international) using the Maybank Credit Cards and may include, at the Bank's discretion, any card transaction as may be determined by the Bank except for the following transactions:
 - a. Instalments paid under Maybank / Maybank Islamic's Flexi Payment Plan, Easy Payment Plan transactions registered and commenced before the Campaign Period, Credit Shield Plus, Cash Treats, Ezy Cash, Balance Transfer, E-wallet and Cash Advance;
 - b. Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
 - c. Payment of annual Maybank Credit Card membership fees;
 - d. Profit payments, late payment fees, charges for cash withdrawals, any taxes imposed by law and any other form of service/miscellaneous fees; and
 - e. Transactions made by the Eligible Customer with any merchant associated with or controlled by them (whether as an employee, employer, shareholder or director). i.e. transactions by Eligible Customer with any corporation or

business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of.

General Terms & Conditions

12. The Bank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the MAE app, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by The Bank.
13. The Bank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and reserves the right to modify any of the terms and conditions contained herein, from time to time by giving at least minimum of twenty one (21) days ("day" shall have the same meaning as calendar day), prior notice thereof, the notice of which shall be posted through the Maybank2u website at www.maybank2u.com.my or through any other channel determined by The Bank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
14. By participating in this Campaign, Eligible Customers agree to access the Maybank2u website at www.maybank2u.com.my on a regular basis to view the terms and conditions herein and seek clarification from The Bank should any of the Terms & Conditions be not fully understood.
15. By participating in this Campaign, Eligible Customers agree to be bound by the Terms and Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by The Bank in accordance with the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and the Personal Data Protection Act 2010 (PDPA) Form for Individual Customers.

In addition and without prejudice to the terms in the Maybank's Privacy Statement and the Personal Data Protection Act 2010 (PDPA) Form for Individual Customers, Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by The Bank for:

- a) The purposes of the Campaign; and
- b) Marketing and promotional activities conducted by The Bank, including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks,

radio stations or online and digital media and on the Internet. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in connection to the entries, interviews material as well responses and related photographs. In this regard, Eligible Customers agree to co-operate and participate in all advertising and publicity activities of The Bank in relation to the Campaign.

16. The Bank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by The Bank for the purposes of this Campaign) shall not be liable to Eligible Customers in this Campaign for any direct, indirect, special or consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign unless caused by the any gross negligence or omission by The Bank.
17. The Bank shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events beyond the reasonable control of The Bank.
18. The Bank may disqualify/reject any Eligible Customer who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
19. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

For information, enquiries, feedback, and/or complaints related to this Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively, for feedback and/or complaints, Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.